

REMARKS

Initially applicants would like to express their appreciation to the Examiner for discussing the present application with both the applicant and applicant's representative on numerous occasions. During the most recent discussion, the Examiner advised applicants to focus on the anti-fraud aspects of the invention. In accordance with her recommendation, claim 1 has been amended to recite "monitoring and reporting suspicious activities in compliance with the USA PATRIOT Act and the Bank Secrecy Act." It is believed that such a feature is not taught or suggested by the prior art of record.

Applicants' system complies with the USA PATRIOT Act and the Bank Secrecy Act by monitoring and reporting suspicious activity (see paragraph 0006). Applicants' system uses a machine-readable official identification card in a manner that not only protects against fraud, but also facilitates detection of money laundering, and terrorist financing activities as required by the USA PATRIOT Act and the Bank Secrecy Act.

For at least these reasons, it is requested that the Examiner withdraw the rejection of claim 1.

Dependent claims 2 - 45 are also believed to recite further patentable subject matter of the invention and therefore are also believed allowable over the prior art. As such, allowance of the dependent claims is deemed proper for at least the same reasons noted for the independent claim, in addition to reasons related to their own recitations.

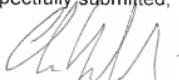
Consequently, it is respectfully requested that the Examiner withdraw all of the outstanding rejections and provide an indication of the allowability of each of the pending claims.

Any amendments to the claims that have not been specifically noted to overcome a rejection based on the prior art should be considered to have been made for a purpose unrelated to patentability, and no estoppel should be deemed to attach thereto.

The Commissioner is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Deposit Account No. 50-0337, under Order No. 7443-102XX/10310539.

Should the Examiner have any questions, the Examiner is invited to contact the undersigned at the telephone number listed below.

Respectfully submitted,



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